

Fill in this information to identify the case:

Debtor 1 Eric Franklin Wilson

Debtor 2 Michelle Diane Wilson  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of TN  
(State)

Case number 15-31250-SHB

## Form 4100R

# Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

### Part 1: Mortgage Information

Name of creditor: US Bank Trust National Association Court claim no. (if known): 12

Last 4 digits of any number you use to identify the debtor's account: 1303

Property address: 1002 Loop Road  
Number Street

Sevierville TN 37876  
City State ZIP Code

### Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

### Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 08 / 01 / 2020  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. Total. Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1

Eric Franklin Wilson

First Name Middle Name Last Name

Case number (if known) 15-31250-SHB

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /S/ Edward D. Russell

Signature

Date 11 / 06 / 2020

Print

Edward D. Russell  
First Name Middle Name Last Name

Title authorized agent

Company

The SR Law Group

If different from the notice address listed on the proof of claim to which this response applies:

Address

PO Box 128

Number Street

Mt. Juliet

City

TN

State

37087

ZIP Code

Contact phone (615 ) 559 - 3190

Email erussell@thesrlawgrou.

**CERTIFICATE OF SERVICE**

I hereby certify that on November 2, 2020, a true and correct copy of the Response to Notice of Final Cure Payment was served by U.S. Mail, postage prepaid to the Debtors, Eric Franklin Wilson and Michelle Diane Wilson, 1002 Loop Road, Sevierville, TN 37876. I also caused a copy of the Motion by electronic means and to be served as follows: counsel for the Debtors Clark & Washington, LLC, 408 S. Northshore Drive, Knoxville, TN 37919; Gwendolyn M Kerney, Chapter 13 Trustee, P. O. Box 228, Knoxville, TN 37901; and electronically to those identified on the CM/ECF system for this case.

/s/Edward Russell  
Edward Russell

EXHIBIT A-10

of 2008. It is a copy of a letterhead memorandum dated 11/1/08, which was prepared by the U.S. Trustee for the Southern District of New York, and is captioned "U.S. Trustee for the Southern District of New York, Letterhead Memorandum dated 11/1/08, re: Chapter 11 Case No. 08-1001, In re: [redacted]". The letterhead memorandum is a copy of a letterhead memorandum dated 11/1/08, which was prepared by the U.S. Trustee for the Southern District of New York, and is captioned "U.S. Trustee for the Southern District of New York, Letterhead Memorandum dated 11/1/08, re: Chapter 11 Case No. 08-1001, In re: [redacted]". The letterhead memorandum is a copy of a letterhead memorandum dated 11/1/08, which was prepared by the U.S. Trustee for the Southern District of New York, and is captioned "U.S. Trustee for the Southern District of New York, Letterhead Memorandum dated 11/1/08, re: Chapter 11 Case No. 08-1001, In re: [redacted]".

W. [redacted]  
[redacted]